

State of Washington
Office of the Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2001 Washington Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Cod	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$19,363	9.30%	\$15,913	\$19,083	119.92%
2	American Economy Ins Co	19690	IN	\$12,836	6.16%	\$13,963	\$16,793	120.26%
3	American States Ins Co	19704	IN	\$12,804	6.15%	\$13,146	\$10,769	81.92%
4	Westport Ins Corp	34207	MO	\$12,127	5.82%	\$11,173	\$4,591	41.09%
5	State Farm Fire And Cas Co	25143	IL	\$8,345	4.01%	\$7,163	\$7,646	106.74%
6	Atlantic Mut Ins Co	19895	NY	\$6,366	3.06%	\$5,018	(\$387)	(7.70)%
7	Transportation Ins Co	20494	IL	\$5,326	2.56%	\$6,753	\$5,796	85.83%
8	Farmers Ins Exch	21652	CA	\$4,679	2.25%	\$4,331	(\$1,667)	(38.48)%
9	Truck Ins Exch	21709	CA	\$4,544	2.18%	\$4,306	(\$548)	(12.74)%
10	Transcontinental Ins Co	20486	NY	\$4,476	2.15%	\$3,791	\$3,946	104.09%
11	Charter Oak Fire Ins Co	25615	CT	\$4,289	2.06%	\$4,315	\$3,056	70.82%
12	Travelers Ind Co Of IL	25674	IL	\$4,175	2.00%	\$3,709	\$2,541	68.52%
13	Hartford Cas Ins Co	29424	IN	\$4,147	1.99%	\$3,859	\$3,035	78.63%
14	Contractors Bonding & Ins Co	37206	WA	\$4,089	1.96%	\$3,579	\$2,619	73.19%
15	Allstate Ins Co	19232	IL	\$3,996	1.92%	\$3,824	\$492	12.87%
16	Federal Ins Co	20281	IN	\$3,112	1.49%	\$2,923	\$2,452	83.88%
17	National Surety Corp	21881	IL	\$3,111	1.49%	\$3,213	\$3,514	109.40%
18	Philadelphia Ind Ins Co	18058	PA	\$3,066	1.47%	\$2,639	\$782	29.63%
19	Northern Ins Co Of Ny	19372	NY	\$3,054	1.47%	\$2,811	\$920	32.73%
20	Uniqard Ins Co	25747	WA	\$3,029	1.45%	\$2,748	\$1,409	51.28%
21	West American Ins Co	44393	IN	\$2,973	1.43%	\$2,596	\$3,552	136.83%
22	Firemans Fund Ins Co	21873	CA	\$2,964	1.42%	\$3,468	\$1,627	46.91%
23	Valley Forge Ins Co	20508	PA	\$2,959	1.42%	\$2,627	\$1,963	74.71%
24	Liberty Northwest Ins Corp	41939	OR	\$2,853	1.37%	\$1,522	\$860	56.49%
25	Travelers Ind Co Of Amer	25666	CT	\$2,745	1.32%	\$2,911	\$1,927	66.21%
26	Valiant Ins Co	26611	IA	\$2,609	1.25%	\$2,280	\$2,498	109.55%
27	Mid-Century Ins Co	21687	CA	\$2,320	1.11%	\$2,371	(\$375)	(15.80)%
28	American & Foreign Ins Co	24589	DE	\$2,249	1.08%	\$2,703	\$2,108	77.98%
29	American Ins Co	21857	NE	\$2,077	1.00%	\$1,721	\$2,629	152.76%
30	Grocers Ins Co	40541	OR	\$2,019	0.97%	\$1,799	\$432	24.02%
31	Royal Ins Co Of Amer	26980	IL	\$1,789	0.86%	\$1,757	\$867	49.35%
32	American Motorists Ins Co	22918	IL	\$1,681	0.81%	\$1,593	\$142	8.91%
33	Hartford Fire In Co	19682	CT	\$1,657	0.80%	\$1,605	\$1,236	76.98%
34	Constitution Ins Co	32190	NY	\$1,631	0.78%	\$1,110	\$849	76.44%
35	Safeco Ins Co Of Amer	24740	WA	\$1,466	0.70%	\$1,771	\$1,847	104.31%
36	Travelers Ind Co	25658	CT	\$1,447	0.69%	\$1,472	\$2,509	170.45%
37	National Fire Ins Co Of Hartford	20478	CT	\$1,387	0.67%	\$930	\$498	53.62%
38	Church Mut Ins Co	18767	WI	\$1,359	0.65%	\$1,273	\$262	20.58%
39	General Ins Co Of Amer	24732	WA	\$1,328	0.64%	\$1,428	\$7,935	555.80%
40	Great Northern Ins Co	20303	MN	\$1,300	0.62%	\$1,329	\$482	36.24%
All 209 Other Companies				\$40,497	19.45%	\$38,087	\$46,796	122.87%
Totals (Loss Ratio is average)				\$208,243	100.00%	\$195,529	\$167,486	85.66%

(1)Excluding all Loss Adjustment Expenses (LAE)